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REPORT OF CONDITION
CONSOLIDATING DOMESTIC SUBSIDIARIES OF THE
FARMERS NATIONAL BANK
OF APPOMATTOX

IN THE STATE OF VIRGINIA at the close of business on March 31, 1981 published in response to call made by Comptroller of the Currency, under title 12, United States Code, Section 161.
Chater number 11295 National Bank Region Number 5

	Thousands of dollars
ASSETS	
Cash and due from depository institutions	2,281
U. S. Treasury securities	905
Obligations of other U.S. Government agencies and corporations	2,850
Obligations of States and political subdivisions in the United States	4,426
All other securities	30
Federal funds sold and securities purchased under agreements to resell	2,000
Loans, Total (excluding unearned income) 20,073	
LESS: Allowance for possible loan losses 183	
Loans, Net	19,889
Lease financing receivables	None
Bank premises, furniture and fixtures, and other assets representing bank premises	406
Real estate owned other than bank premises	39
All other assets	388
TOTAL ASSETS	33,214
LIABILITIES	
Demand deposits of individuals, partnerships and corporations	4,523
Time and savings deposits of individuals, partnerships, and corporations	24,224
Deposits of United States Government	39
Deposits of States and political subdivisions in the United States	1,912
All other deposits	None
Certified and officers' checks	78
Total Deposits	30,776
Total demand deposits 5,089	
Total time and savings deposits 25,696	
Federal funds purchased and securities sold under agreements to repurchase	None
Interest-bearing demand notes (note balances) issued to the U.S. Treasury and other liabilities for borrowed money	None
Mortgage indebtedness and liability for capitalized leases	None
All other liabilities	333
TOTAL LIABILITIES (excluding subordinated notes and debentures)	31,109
Subordinated notes and debentures	None
EQUITY CAPITAL	
Preferred stock No. shares outstanding None (par value) None	
Common stock No. shares authorized 54,183	
No. shares outstanding 54,183 (par value) 271	
Surplus	746
Undivided profits and reserve for contingencies and other capital reserves	1,088
TOTAL EQUITY CAPITAL	2,105
TOTAL LIABILITIES AND EQUITY CAPITAL	33,214

MEMORANDA
Amounts outstanding as of report date:
Standby letters of credit, total ..... None
Time certificates of deposit in denominations of $100,000 or more 1,943
Other time deposits in amounts of $100,000 or more ..... None
Average for 30 calendar days (or calendar month) ending with report date:
Total deposits 30,663
I, Douglas M. Webb, Assistant Vice-President of the above-named bank do hereby declare that this Report of Condition is true and correct to the best of my knowledge and belief.
DOUGLAS M. WEBB,
April 20, 1981

We, the undersigned directors attest the correctness of this statement of resources and liabilities. We declare that it has been examined by us, and to the best of our knowledge and belief is true and correct.
J. E. Jamerson, A. R. Harwood, Jr. and William A. Hunter, Directors

DIRECTORS

Watkins M. Abbitt	William A. Hunter
Eugene W. Carson	J. E. Jamerson
John C. Cole	William E. Jamerson
J. D. Drinkard, Jr.	John A. Marlowe
T. DeWitt Evans	Charles T. Moses, Jr.
John S. Grigsis	James J. Pugh, Jr.
Alfred R. Harwood, Jr.	James A. Smith

OFFICERS

Alfred R. Harwood, Jr.	Chairman of the Board
J. E. Jamerson	Vice-Chairman of the Board
William A. Hunter	President & Chief Executive Officer
James J. Pugh, Jr.	Vice-President & Branch Manager
Douglas M. Webb	Assistant Vice-President
Eleanor C. Connor	Cashier
Patsy S. Harvey	Assistant Cashier
Mary S. Hodnett	Assistant Cashier & Auditor
Loretta D. Layne	Assistant Cashier
Ellen R. Martin	Assistant Cashier

Rocks news

By CASSIE BALDWIN

It was quite frosty here on Thursday morning. Winter time came back again.

Margie Beale is back home from University Hospital.

Walter Payne is improving slowly. He went back to the doctor for a check-up.

The Rocks Club had their April meeting with Ruth Caldwell on Thursday night with 15 present. One new member, Kirkie Hamlin, and one visitor, Ann Spatia.

Get well wishes go out to Mrs. Mimie Taylor who is not so well.

Patty Roach and Jane Almond returned from the F.B.L.A. meeting on Sunday morning after attending it in Richmond over the week end. They received third place. A speedy recovery is wished Mrs. Irna Roach who is not so well.

Time change on the last Saturday night in April. You can turn your clock up.

Mr. and Mrs. E. Ranson returned from a few days in West Virginia.

Charlie Bates is back home from the hospital much improved.

A very large crowd attended the Farm Equipment and Angus Cattle Sale of the late C. S. (Charlie) Ranson last Saturday.

Mrs. Margaret Marshall went to the doctor for a check up last week. She is doing much better now.

Get well wishes go out to Mrs. Lloyd Inge (Neva) who fell and broke her hip and sprained her wrist on last Monday night.

Louis Mann is in Southside Hospital in Farmville. He hopes to come home in a few days.

Sorry to hear Mrs. Carrie Moore of Appomattox is in Lynchburg General Hospital. May she have a very speedy recovery.

Mr. and Mrs. Donald Roach called by to see his parents, Mr. and Mrs. R. E. Roach on Wednesday afternoon enroute home at Appomattox from Farmville.

School will be out Friday for Easter holidays for a week.

Mr. and Mrs. Glenn S. Martin went to Buckingham Sunday afternoon recently to see the Banton family who lost their mother, Mrs. Maude Banton on Wednesday and was buried at Scottsville on Saturday afternoon, April 11.

Congratulations to Albert Baldwin of Pamplin who won the money in the bunny on Saturday.

Mr. and Mrs. R. E. Roach attended the Lewis Ayers funeral at Appomattox on Tuesday morning. Sympathy is extended the family.

Rev. A. M. Taylor returned from the Action Campaign and revival held at Peachans Baptist Church on Thursday night.

Mr. and Mrs. Bill Caldwell and boys will spend the Easter week end in Martinsville with the formers parents, Mr. and Mrs. Bill Caldwell, Sr.

The Easter Good Friday service was held on Friday night at the church. It was very good. We had several visitors who will be visiting here for Easter.

Jimmie Cannon of Front Royal arrived Thursday night to visit Mr. and Mrs. Tommy Spain. They will go to Richmond for Easter. He will remain at their residence here till Sunday.

Mr. and Mrs. Zane Hamlin are having his oldest son to visit them for Easter.

Mr. and Mrs. Berkley Stevens of Vienna are "all smiles". It's a girl, born on April 9.

Glad to see Mrs. Dolly Cawthorn at the service on Friday night.

Jordan news

This is the day which the Lord hath made, let us rejoice and be glad in it.

The fourth Sunday is Rally Day. Rev. Elliott is in charge of 11:00 a.m. services and Rev. Charles Lewis will be the guest at 3:00 p.m. Lunch will be served by the ladies of the church.

On the first Sunday in May at 4:00 p.m. the Ideal Spiritual Singers will be in concert here. This program is for the Sunday School.

Galilee News

A very large crowd of members, visitors and friends attended Easter service last Sunday. The assisant pastor, Rev. Davis delivered the Easter message. Special music was rendered by the senior Choir. The offering for the day was very good. A special after offering for the cancer society was lifted. The entire service was enjoyed by all present.

The sixth anniversary of the Galilee Junior Choir was presented at 3 p.m. The Rev. James Cabell was the guest speaker. Beautiful music was rendered by the First Baptist Church Junior Choir of Farmville, Va. The program was well planned and carried out. All who came enjoyed the service. Special remarks were given the by director, Mrs. Dorothy Stevens, pastor Lawing and assistant pastor Davis.

The general public is invited to attend the appreciation service this fourth Sunday at the Promise Land Baptist Church in honor of the pastor Rev. R. Q. Lawing. The Rev. James Franklin will be the speaker. April 7. They celebrated Mr. Bennett Gilliam's birthday. We wish for him many more birthdays.

Mrs. W. H. Wingfield received word Wednesday that Mr. Wingfield of Roanoke died Tuesday night. He was a cousin of Mrs. Wingfield's late husband, Walter Wingfield. We extend sincere sympathy to his love ones.

Rev. Dan Menser's brother-in-law, Mr. James Long is a patient in the Memorial Heart Hospital in Allentown, Pa. Our prayers are with him and his love ones. May he have a very speedy recovery.

Relatives in Appomattox received word Monday that their cousin, Mr. Kendall Joiner of Herndon, Ky underwent surgery there Monday. Our prayers and get-well wishes are with him and his love ones. May he soon be well again.

Mr. and Mrs. Benjamin Beasley of Midlothian, Va., Mrs. Claude Hamlett and Mr. Grover Beasley, Jr. visited their mother, Mrs. Virgie O. Slagle are patients in the Lynchburg General Hospital.

Mr. David M. Smith is in the Medical College Hospital in Richmond for x-rays and tests. Our prayers are with each of them and their love ones; may they have a very speedy recovery.

We are glad Miss Dawn Deaner is improving nicely after returning home from the hospital. Also glad Miss Delorious Anne Deaner is able to be back on her job after having a virus for several days.

Several from the Hollywood neighborhood attended the revival services at Friendship Church last week.

Mr. and Mrs. James Woodall spent the week end with their son, Jimmie Woodall and family of New Kent, Va.

Mrs. Edna T. Covington, Mr. and Mrs. D. R. Turns and Mr. and Mrs. Bennett Gilliam were dinner guest of Mr. and Mrs. Leslie Turns of Farmville Tuesday,